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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
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10/631,972

08/01/2003

Daniel Lee Hamilton

23952-0109

3678

72386

7590

07/09/2009

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EXAMINER

SHAIKH, MOHAMMAD Z

ART UNIT

PAPER NUMBER

3696

MAIL DATE

DELIVERY MODE

07/09/2009

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

| | | | |
|--------------------------|---------------------------------------|--|--|
| Interview Summary | Application No. 10/631,972 | Applicant(s) HAMILTON ET AL. | |
| | Examiner MOHAMMAD Z. SHAIKH | Art Unit 3696 | |

All participants (applicant, applicant's representative, PTO personnel):

(1) MOHAMMAD Z. SHAIKH. (3) THOMAS DIXON.

(2) RHETT WHITE. (4) _____.

Date of Interview: 07 July 2009.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☐ No.
If Yes, brief description: _____.

Claim(s) discussed: 1.

Identification of prior art discussed: US 2002/0032651 & US 2002/0116331.

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: CLAIM 1 WAS DISCUSSED. EXAMINER AGREES THAT THE EMBREY REFERENCE DOES NOT TEACH, "SELECTING BY THE PAYMENT SERVICE PROVIDER, AT LEAST ONE PROCESSING FACTOR OF THE PLURALITY.... SERVICE PROVIDER". ATTORNEY WILL BE SENDING OUT AMENDMENT CLARIFYING CLAIM 1.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

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| /Mohammad Z Shaikh/ Examiner, Art Unit 3696 | /THOMAS A DIXON/ Supervisory Patent Examiner, Art Unit 3696 |
|--|--|